



LOCAL HELP FOR PEOPLE WITH MEDICARE

# ASK SHIP

## YOUR MONTHLY MEDICARE Q&A

**Q: I received a letter from my Medicare Advantage Plan provider that I owe premiums. My premiums are supposed to come out of my Social Security check. Is this a scam?**

**A:** If you enrolled in a new Medicare Advantage Plan or a Part D Prescription Drug Plan during 2019, then this might not be a scam.

Some 2019 Medicare plan enrollees didn't have their Medicare Advantage Plan or Medicare Prescription Drug Plan premiums taken out from their Social Security benefit check. This was a mistake.

This has affected new enrollees for Medicare Advantage Plans and Medicare Prescription Drug Plans. These premiums did not get taken from their Social Security benefit check beginning in February 2019, even if that is what the beneficiary had chosen.

Your Medicare Advantage Plan or Medicare Prescription Drug Plan may send you a bill for any premiums that weren't taken out of your Social Security payments.

The first thing you should do is to follow any instructions from your Medicare plan regarding your premiums. If you aren't sure which Medicare plan you're enrolled in, check your plan card or materials.

Unless you told your plan you now want to pay your premiums a different way, your plan premiums will be taken out properly from your Social Security payments beginning in June or July 2019 through the rest of the year.

If you receive a bill from your plan provider, your plan must offer you a certain amount of time to repay your premium payments that were missed. This period must last at least as long as the delay in billing. Contact your Medicare plan directly with any questions or concerns.

If you were dis-enrolled from your Medicare Advantage Plan or Part D drug plan due to non-payment of these premiums and your plan provider has not re-enroll you in the plan you were in, contact 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can file a formal complaint and request to be re-enrolled.

You may also call SHIP for any questions related to Medicare. Contact SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov).